



WITNESSES TO RIZAL'S DEATH Philippine Air Force troops stand guard during the flag-raising ceremony on the 135th death anniversary of national hero Jose Rizal at Rizal Park in Manila on Friday. Rizal was sentenced to die by firing squad by the Spanish colonial government after he was convicted of treason for advocating Philippine independence and for instigating armed revolution. (Diana L. Sison)

WB issues P22-B loan

Money to help 'Sendong'-hit N. Mindanao



BEFORE AND AFTER Satellite and aerial shots of a bend of the Cagayan-de-Oro River which suffered the brunt of the deadly flash flood triggered by Tropical Storm "Sendong" early dawn of Dec. 17.

Like tsunami, floods + deadly debris

By Julie M. Arevalo

LIKE A sweeping tsunami, but with more destructive debris that ransacked everything in its path.

This was how a University of the Philippines geologist described the flash floods that hit

WORLD US, Iran showdown looms over Strait of Hormuz / A22	METRO Actor Tyron Perez found dead in car / A19	ACROSS Killer logs from Lanao Sur forests / A14
SUPER Super's A to Z of 2011 / C1	BUSINESS Gov't sets several PPP projects in motion / B1	PROPERTY 5 reasons green dev'ts will dominate in 2012 / B7

By TJ Burgoines and Norman Borborador

THE WORLD BANK yesterday announced the release of a \$500-million loan to help the government's recovery and reconstruction efforts in Northern Mindanao after it was devastated by Tropical Storm "Sendong."

The \$500 million liquidity facility for the Philippines is the first of its kind in the East Asia and Pacific region.

It is to be complemented by a technical assistance program from the bank's Global Facility for Disaster Reduction and Recovery to support the implementation of the Philippine Disaster Risk Reduction and Management Act of 2010, and the country's Strategic National Action Plan for Disaster Risk Reduction.

An estimated 720,000 individuals are now struggling to cope in the aftermath of Sendong (International name Washi) that left more than 1,200 dead, hundreds of thousands

WORLD BANK

Corona gambit meant to stall trial, say solons

By Gil Cabacungan

GRIP Justice Secretary Corona's gambit questioning the validity of the 140 signatures on the impeachment complaint filed against him would stall his trial in the Senate until after the 2013 elections, or the end of the term of the incumbent members of the House of Representatives, a lawmaker said yesterday.

Eastern Samar Rep. Ben

complaint Justice office in

lapse until the 2013 elections. "Impeachment is just speculation," a highly-placed source who is privy to the matter but who does not want to be named for lack of authority, told the Inquirer.

"This means the Senate may have to receive evidence on the issue of verification before it could proceed to try on the most important allegations in the article of impeachment," Escudero also said.

CORONA

Lozada to testify Arroyos NBN-ZTE 'masterminds'

By TJ Burgoines

WITNESS Rodolfo "Jus" Lozada Jr. is believed to be the "mastermind" of the overpriced \$329-million National Broadband Network (NBN) deal with China's ZTE Corp., have been brought to court for trial and said he is ready to testify against them.

Lozada said the involvement of

former President Gloria Macapagal Arroyo and husband Jose Miguel Arroyo on graft charges in the Sandiganbayan was just the start of a judicial process to put a closure to the NBN-ZTE scandal.

Lozada, who was twice to the deal while serving as technical personal adviser to then Socioeconomic Planning Secretary R

SENATOR

Rizal: 'Amboy' or home-made hero?

By Marcel F. Almaraz

CONTRIBUTOR

ONE HUNDRED and fifteen years after Jose Rizal was executed by the Spanish colonial regime, controversy still rages as to whether he was

a reformist or a revolutionary. Rizal is universally lauded as a hero of the Philippines. How he is viewed can help define the course of our history.

In his Rizal Day Lecture on Dec. 30, 1909, titled "Wenatchee Without Under-

standing," the National Renascence Commission noted it was American Governor General William

RIZAL

Rizal's last moment is in Dael, Camarines Norte

Rizalista reenact hero's martyrdom / A4



'Juan Time' real time for New Year countdown

By Tere Quinsamola

THIS is one government project where there is no room for non-compliance.

The Department of Science and Technology (DOST) has called on the nation's clock to synchronize watches and clocks with the Philippine Standard Time (PST).

STARTING

Meet New Year with prayer, in silence, bishop urges / A6





We will be accepting
donations for victims of
typhoon Sendong

The country's most-awaited New Year countdown is back!



NEW YEAR COUNTDOWN 2012

Dec. 31, 2011 • Ayala corner Makati Avenue • 5:30pm onwards
Get a chance to be the New Year Milyonaryo in the fun games!

**Now more magical! More musical!
More spectacular!**

Be dazzled by magicians and street performers!
Jam with your favorite bands: Antimano, Bloom Brothers,
Silk, The Company, and The Dawn.

Brought to you by Mayor Jejomar Erwin S. Binay Jr.
City Government of Makati



Cops act to stop website hackers

By Di Tapp

THE PHOENIX Police Department has taken steps to guard against hacking and other forms of computer security at 10 of its law enforcement facilities in June and September, officials said Thursday.

The PHD said it had received a "Technical Committee on Public Safety" report and other related information. The report, which was headed by George Sapp, said the PHD's chief of the Information Technology Management Division, in response to the hacking incidents.

The committee studied the incidents of June and September, and the hackers disabled the open sites and password functions on the website of 10 police officers, PHD spokesman Chad Sapp, spokesman said in a statement.

After the study, which was begun on Nov. 13, the committee recommended a number of steps to prevent future incidents, including the website's password functions, taking into consideration the incidents of adequate security measures, Sapp said.

The report also called for the continued monitoring of the website in order to prevent any more attempts to hack them, as well as the installation of security software and other measures to protect the website and computer systems, Sapp said.

Bill protecting child riders moves in House

LEGISLATION below 18 who are wearing protective helmets will not be prohibited from riding on motorcycles.

The House of Representatives has approved an amended bill, which would prohibit any person from riding on a motorcycle without wearing a helmet.

House Bill No. 1028, as amended, is known as the Motorcycle Safety for Children Act of 2011. It would prohibit any person from riding on a motorcycle without wearing a helmet.

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THE DAILY GOSPEL

DECEMBER 31 (Saturday)

Psalm 138:1-6

7th Day Adventists of Oklahoma (Continued)

1890-1912, 11-13, 15

Let the heavens be glad and the earth rejoice

For the Lord has done great things for us

And we have rejoiced in His love

For He has done great things for us

And we have rejoiced in His love

For He has done great things for us

And we have rejoiced in His love

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And we have rejoiced in His love

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State-of-art weather, disaster info systems to cost PH P1.6B

By Marlene Fernandez

PREMIER Aquino has ordered the release of P1.6 billion to the Department of Interior and Local Government (DILG) to enable it to top "state-of-the-art technology" and improve the accuracy of weather and disaster information gathering and reporting to the country.

Budget Secretary Francisco S. Duque said the funds taken from government savings in 2012 would be used to improve the DILG's nationwide Disaster Risk Reduction, Assessment and Mitigation (DRR) program.

"The Aquino administration is

boosting up its capacity for disaster planning and response. Through the use of the latest technologies, the DRR program will be able to provide accurate information, flood maps and other critical data to accurately and rapidly," Duque said.

Under the DRR program, the DILG will acquire geospatial data gathering technologies, particularly the Light Detection and Ranging (LiDAR) and Airborne Laser Interferometry system.

And that these technologies

would produce detailed topographic information that would be used to create accurate flood maps.

The DRR said the LiDAR data gathered to be more advantageous than other existing technologies because it had the capability of seeing through forest canopies. The LiDAR data made it possible for the LiDAR applications and environmental monitoring.

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Army takes 'miracle water' to storm victims

By David J. Phillips

Philippine National Development Support Command (PNDC) and the Army's 11th Infantry Division (11ID) based in Cagayan de Oro in Mindanao are studying the machine that even immediately operational.

According to the Army, the 11ID is now studying the machine that even immediately operational. The machine is now studying the machine that even immediately operational.

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APPETON

NUTRITION

Health For Life

NO TEETH, NO PROBLEM.

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For the nutrition seniors need.

Your aging parents may be losing their teeth, but this doesn't mean they can't enjoy the best of life. Appeton Wellness 60+ is a complete nutrition supplement that's easy to swallow and supports digestion. It's specially formulated with a unique blend of vitamins, minerals, and antioxidants to help support your loved ones' health and well-being.

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Appeton Wellness 60+ is the Food for Seniors.

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When you buy Appeton Wellness 60+ from September 1, 2012 to March 1, 2012

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World Bank releases P22-billion loan

From page B1

small businesses and P1.3 billion worth of damage to infrastructure and agriculture.

"In natural disasters, it is the poor, including many women and children, who are particularly vulnerable," said Chrys Bando, the senior country director for the World Bank.

"We hope the funds will give the Philippine government the ability to help families and communities restore, reconstruct and rebuild, and secure them against disasters, as well as reduce the country's vulnerability to the natural disaster in the future," Bando said.

Following a visit to the devastated areas on Dec. 28, President Aquino declared a state of national calamity. It was immediately followed by a Philippine report for access to the World Bank's Disaster Risk Management Development Policy Loan with Catastrophe Deferred Repayment Option (P15000), a facility that allows borrowers an immediate source of funding in response rapidly to the aftermath of natural disaster.

The Cat DRO is part of a broad spectrum of the World Bank's disaster risk management instruments to assist borrowers in planning of disaster responses in emergency events. It gives a prearranged immediate access to funds after a major natural disaster, when available funds can often not adequate to meet the needs for reconstruction and recovery.

Quick response

Finance Secretary Carlos Domingue praised the WB for its quick response, and the facility to the facility.

"The Cat DRO is a quick and flexible source of financing for a country like the Philippines which is vulnerable to natural disasters," he said.

He added that it will not be the last to restore livelihoods and rehabilitate the economic sector that was destroyed.

Budget Secretary Francisco Duque said the use of the P150 million loan carries "aggressive" requirements on the expending of funds released.

"It is a highly concentrated loan, a little over one percent across annually payable in 23 years with a 10-year grace period," Duque said.

According to him, the dis-



posed economic assistance rehabilitation and reconstruction are to be prioritized include post disaster facilities, irrigation systems, fishing ponds and boats.

Banking brought heavy rains, overflowing rivers, and flash floods in Marikina, Misamis Occidental and General Viapara on Dec. 16 to Dec. 18, sweeping away whole villages built on sandbars and creeks.

The Mindanao port cities of Cagayan de Oro and Iligan lost the limits of the disaster and suffered loss of life.

More than 576,000 people were displaced by the storm and almost 55,000 are still held out in crowded makeshift evacuation centers, according to the National Disaster Risk Reduction and Management Council (NDRMRC).

Gary Valenciano's appeal

The United Nations Children's Fund (UNICEF) yesterday appealed for \$16.6 million to help the over 300,000 children affected by flooding in Central Visayas and Northern Mindanao.

"We are calling on all our

United supporters not to forget the children affected by flooding. Any amount you give will go a long way to ensure that these children get back on their feet, share in the miracle of being born and grow up healthy."

United National Ambassador Gary Valenciano, who recently toured Iligan City.

Over 700,000 people have

been affected by the disaster, half of them children, UNICEF said.

"Children are now facing great risks to their health, nutrition and education. The disaster has also caused the possibility for long-term negative impact on children who have experienced homelessness," it added.

It is able to respond to the efforts of flooding, UNICEF is

raising the \$1.6 million out of the \$25.6 million requested by the United Nations.

"Only 21 million of the funding needed to carry out these programs has been raised," the United said, adding that a further \$4.6 million is needed.

UN humanitarian teams

The 17-member Organiza-

tion of Islamic Cooperation (OIC) has agreed to provide assistance to the people of Cagayan de Oro and Iligan cities, regardless of religious affiliation, to help them recover from the devastating effects of flooding, the National Disaster Risk Reduction and Management Council (NDRMRC) said.

NDRMRC secretary Ben Ocampo (OIC) has already sent a four-person humanitarian mission team to Misamis to assess the situation. The team is conducting short- and long-term assistance for the victims, he said.

Foreign disaster relief pledges as well as aid from Philippine communities all over the world for victims of Tropical Storm Bandoing continue to pour in.

Aid still pouring in

The government of New Zealand has contributed \$200,000 to the relief efforts of the Philippines Red Cross to provide food, blankets, water and medicines, shelter and livelihood assistance to 25,000 people who were affected by the storm, said the government, according to the Department of Foreign Affairs.

Officers and staff of the Philippine Embassy in Wellington joined this morning humanitarian mission by donating \$1,000.

The Filipino community in New Zealand donated \$14,000 to cash and supplies in a nine-day drive. About 120 volunteers gathered at the Filipino-Community Center in Whangarei the day after Christmas to raise money from charity raffles to compensate and provide food for the storm to continue and disaster.

As of Dec. 28, the Philippine government had already received over \$11.6 million worth of foreign donations and pledges for sending victims, according to the DFA.

The amount does not include disaster pledges without expenditure monetary value.

Philippines committed to around the world have also sent disaster, as have private individuals and businesses.

On Dec. 22, the United States launched a consolidated multi-agency humanitarian assistance mission with the humanitarian community and the Philippine government for sending victims, amounting to \$20.6 million. With reports from Phil Genuino and AFP.



IBAT CITY
Area of town has been severely damaged in Bantigue, Iligan City on Tuesday. Survivors of Tropical Storm Bandoing in Cagayan de Oro and Iligan cities are struggling to restore their lives waiting for relief assistance from government agencies.



"THE DEADLIEST" IN Iligan City is water that of Cagayan de Oro," says a 22-man team of UN geologists.



"This is a terrifying natural disaster with more deaths than any other natural disaster in the Philippines," said a spokesman for the Philippine government. "The Philippines is a country that is very vulnerable to natural disasters." "Bandoing" is a natural disaster that has killed thousands of people in the Philippines.



NOT CHILD-PLAY: Survivors among the ruins of Iligan City.

Like tsunami, floods mixed with deadly debris in Iligan City

From page B1

Back home in Iligan City, the mountainous area the city was hit by a tsunami, the disaster, Laguna said.

The primary cause of the flash floods was the heavy rain.

"Topping—may it be legal or illegal—may have aggravated the floods, but the primary reason for this was the extreme rainfall brought about by flooding," he said a press brief on Tuesday.

UP seeks a loan

Laguna, a professor at the National Institute of Geological Sciences, was part of a team that the university had sent to Iligan City after the flash floods.

The team dumped 500 million of rain on northern Mindanao on the night of Dec. 16, causing the flash floods that swept in while people sleep.

mostly to the flood.

This was less than the 455 mm of rainfall that Tropical Storm "Ola" dumped on Marikina in 2009, but just as intense, Laguna noted.

As of Dec. 28, 400 were reported to have died and 400 still missing in Iligan City alone, with 600 injured, Laguna said.

The UP team focused on its focus on Iligan City through a partnership with the local government.

More than 100,000 people were displaced by the disaster.

Describing the flash floods, which erupted through Iligan City, the geologist said the flash floods were a high velocity and highly mobile because of the debris that the storm carried with them from the upstream Marikina River.

The flood plain—the area of land beside a river that is frequently flooded when a river becomes too full—is a natural part of the river system during events of extreme rainfall.

The Marikina River runs for 30 kilometers, with the largest of Marikina, Misamis Occidental and Upper Marikina in Iligan City for destruction.

These areas were among the worst hit by the flash, although Laguna said the number of deaths may have been underreported because in some cases, the bodies were not recovered.

Have left to report missing

"There are no more reports of missing because communities were wiped out," he explained.

Laguna described the flood coming from upstream as not just water but filled with rocks, stones, logs and everything it encountered on its path—making it a more dangerous.

It was the first time that I saw up while taking photos of the disaster. I was so scared," he said.

He also showed a photo of a child whose body was found in a flooded area, which was a village with some houses.

After the disaster, the stone and concrete debris had been floated into debris and mud.

Laguna described seeing up while taking aerial shots of the disaster in Iligan City.

"It was the first time that I saw up while taking photos of the disaster. I was so scared," he said.

The 22-person team was composed of four geologists—a natural sciences team, a public health team, a team of geologists and a communications team.

UP president Arlene Paredes said this was part of the university's mission to provide service to the community as required in its new UP charter.

No man's land

While the geologists have been in Iligan in the mountains, one thing is clear: Laguna said the towns of Bantigue should not be occupied again.

"If the same thing were to happen 10 years from now, the damage will be much greater," he warned.

The city government has proposed a reconstruction area in the Iligan, which Laguna said "appears to be all right."

Arguing that Iligan City is a town was left damaged by the flash.

He said that the existing plan and maps in the city show were to build in some of the most vulnerable areas.

"If they don't know that's a prohibited area, then they should not be one of the things," he said.

Missing persons list

Family groups in Marikina and Iligan called for a more comprehensive missing persons list to be able to identify both the dead and the living.

He said that during the time in Iligan City, the emergency medical professionals and community workers who were sent to help but they did not see the bodies, but the National Bureau of Investigation (NBI) said in Iligan.

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Across the NATION

In Bulacan raid, execs come to their senses on wet gunpowder

ROCKWELL, Bulacan—Insurgent leaders, including the late Jose Maria Sison, who was killed in a battle with the Philippine National Police (PNP) in 2001, were arrested in a raid on a warehouse in Bulacan last night.

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The raid was part of a larger operation to dismantle the "New People's Army" (NPA) in the region. Insurgent leaders, including the late Jose Maria Sison, who was killed in a battle with the Philippine National Police (PNP) in 2001, were arrested in a raid on a warehouse in Bulacan last night.

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Killer logs from Lanao Sur forests

By Allan S. Sison and John S. Sison
Insurgent leaders

DABAO CITY—The logs that killed scores of people at the height of the Dec. 17 floods in Iligan City were allegedly cut in the forests of Lanao del Sur where a Makasi City-based logging firm operates, according to a task force investigating charges that logging was mainly to blame for the country's worst disaster in recent years.

Task Force Investigating, a team headed by Acting Gov. Marlon Fernandez of the Autonomous Region in Muslim Mindanao, said in its initial report on Tuesday that the logs were from the forests of Lanao del Sur, where the Makasi City-based logging firm operates, according to a task force investigating charges that logging was mainly to blame for the country's worst disaster in recent years.

The task force reportedly said, based on reports from the task force, that the logs were from the forests of Lanao del Sur, where the Makasi City-based logging firm operates, according to a task force investigating charges that logging was mainly to blame for the country's worst disaster in recent years.

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THE DEC. 17 disaster tears apart clothing companies in Iligan City into sea of mud and water. A small pine-plant-with-wooden stake shows the damage to the small pine-plant two days after the disaster struck.

2 mayors share fate in fight vs LP rivals

BOHOL—Supplies and financial resources are major sources of income for the two mayors of Bohol who are in a bitter fight with the Liberal Party (LP).

Both have suffered defeat in provincial elections that against them by their LP rivals in 2001 and in the Commission on Elections (COMELEC), which is now handling a former election lawyer.

Supplies were declared arrested as mayor of Isabela, Gen. B. Regional Trial Court. The Commission on Elections (COMELEC), which is now handling a former election lawyer.

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In Iligan, rebuilding lives much more difficult

ILIGAN CITY—The city could not immediately recover from the devastation the tropical storm "Reming" wrought on the local economy to about three months for the return to normal of residents' lives would surely take longer than that, the city government said.

Mayor Rogelio Sison, city information officer, said the city could quickly get back on its feet as to part of damaged infrastructure was being repaired.

He said the POC (Public Order Commission) said that President Arroyo during his visit here helped speed up the repair work.

Arroyo said rebuilding was easier than rebuilding lives of residents, especially those who had their loved ones in the country's worst disaster in recent years.

Upstream

Thousands of residents have been displaced and are now in evacuation centers although Arroyo said the city government was preparing a post-disaster reconstruction plan.

The city government, he said, planned to leave out displaced residents from the reconstruction plan, especially those who had their loved ones in the country's worst disaster in recent years.

"The problem can be difficult but the psychological and emotional support of the disaster was difficult to deal with," he said.

As of Monday, 400 people had been confirmed dead in the disaster with the death toll of 10 more killed in Iligan, Iligan, Lanao del Norte, and 30 other provinces killed in the disaster City of Iligan City in Iligan City.

The death toll is continuously increasing every day. He believes that there are more victims still not reported more than a week since the disaster in the city, Arroyo said.

Thousands of residents continued to search for bodies buried in the thick mud or washed away.

No more survivors

"We had given up hope of finding anymore survivors. Our efforts were to find and to rescue other drowning victims," Arroyo said.

In Iligan City, the death toll of the disaster was 10 more killed in Iligan, Iligan, Lanao del Norte, and 30 other provinces killed in the disaster City of Iligan City in Iligan City.

Arroyo said the city government was preparing a post-disaster reconstruction plan, especially those who had their loved ones in the country's worst disaster in recent years.



THE DISASTER was the Philippine Red Cross, which is now handling a former election lawyer.



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Gov't sets several PPP projects in motion

By Rowen W. Domingo

THE GOVERNMENT is set to fire off infrastructure projects early in 2013, with Malacañang having earmarked P13.4 billion for facilities related to tourism, which contributes about 6 percent of domestic output.

Investment Secretary R. Alad said the amount would mostly cover airport and airport projects, as well as access roads.

Alad said that P9.1 billion of the budget for the Department of Public Works and Highways (DPWH) will be used to build 1,377 kilometers of access roads to various

Malacañang earmarks P13.4B for tourism-related structures

island destinations across the country.

This expansion "is whopping 101.4 percent increase from the corresponding P1.8 billion allocation in the 2011 budget," he added.

An additional P1.1 billion, also with the DPWH, will go to the construction of access roads to airports and rail-yat or rail ports, which will be used in various tourist destinations.

Ports that will particularly benefit from the fund are those in Busuanga (Palawan), Zamboanga, Sulu, Misamis, and Northern and Central Luzon.

Further, the Department of Transportation and Communications is embarking on its own airport projects such as the P1.3-billion New Manila International Airport development project in Pangasinan Island, and the P1 billion Pampanga Airport development project.

"Departments and agencies have already started conducting pre-construction preparatory work, to begin the start of fiscal year 2013," Alad said. "With them, agencies will be able to start executing their programs and projects—especially infrastructure—worthwhile."

In total, P25.2 billion of the

P1.816-billion budget for 2013 has been allocated for infrastructure and other capital outlays.

According to the National Economic Development Board, the tourism sector's share in Philippine gross domestic product was averaged at 5.5 percent from 2004 to 2010.

In 2010 alone, direct gross value added from tourism reached P16.3 billion—13 percent higher than the P14.4 billion reported in 2009.

"With the competitive rates offered by various airlines and shipping lines, as well as holiday economies, the economic importance of domestic tourism has grown substantially in recent years," the NEDB said in a report.

"In economic contribution is substantially more important than that of its



PH looks beyond US as global economy shifts

By Rita T. Chibande

THE US is a popular destination for tourists, but the Philippines is not. The country is not a major source of income for the US. The number of tourists from the Philippines is not growing.

YEARENDER

PHILIPINE: The United States may still hold many today when it comes to economic growth, but the Philippines is not. The country is not a major source of income for the US. The number of tourists from the Philippines is not growing.

As a result, the Philippines is not a major source of income for the US. The number of tourists from the Philippines is not growing.

This will allow the Philippines to diversify its trade.

ally trade, but it can also diversify its trade with other countries.

"In a world where the United States is still a major source of income for the Philippines, the number of tourists from the Philippines is not growing."

As a result, the Philippines is not a major source of income for the US. The number of tourists from the Philippines is not growing.

China, Japan and the rest

China, for one, has evolved from being a "sleeping giant" into a dynamic, fast-growing economic power.

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China, Japan and the rest

China, for one, has evolved from being a "sleeping giant" into a dynamic, fast-growing economic power.

This will allow the Philippines to diversify its trade.

government is looking for more projects in Asia, Southeast Asia, and the Pacific region.

By Rita T. Chibande of the UP Office of Economics, Manila, "Building New Shores."

The United States, for one, remains as a major trading partner, source of foreign investment, and the largest source of aid.

It has part of its exports to China, Japan, South Korea, and other major trading partners recently cut up in the US. The US market remains an important one for the Philippines in the face of growing uncertainty in other parts of the world.

China, for one, has evolved from being a "sleeping giant" into a dynamic, fast-growing economic power.



PHOTO: NEDB

Rise in toll still up in the air

By Paolo S. Montelibano

THE PHILIPPINE tolls in road fees sought by private operators of three major highways in Luzon is still up in the air as government regulators appear to be dragging their feet in approving the toll adjustment.

According to the Toll Regulatory Board (TRB), the agency that approves adjustments in highway tolls, members of its board have yet to sit down and discuss the proposed tolls in a public hearing before the agency.

The TRB is an agency that is supposed to be an independent body that approves toll adjustments.

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the director of transportation from the Office of the Solicitor General, as well as the transportation tolls on the TRB, during the last year.

The TRB decided to put off the proceedings to let board members discuss the agency's question.

Despite what the TRB is an agency that is supposed to be an independent body that approves toll adjustments.

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Colorful Day

Color TV models and prices:

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- 18" COLOR TV (P15,999.00)
- 21" COLOR TV (P19,999.00)
- 24" COLOR TV (P24,999.00)
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- 100" COLOR TV (P209,999.00)

Banks' forex loans surged in Sept.

By Michelle V. Rane

BANK loans denominated in foreign currencies grew by a double-digit pace in all of September, as growing liquidity of the credit market increased demand for lending.

The Bangko Sentral ng Pilipinas (BSP) reported that outstanding loans denominated in foreign currencies (FCL) grew by 13.6 percent in September.

The BSP said the largest beneficiaries of the increase in foreign currency-denominated loans were manufacturing firms, particularly exporters.

Philippine exporters continue to import raw materials, using dollars to purchase the loans.

The growth in loans materialized as 30 percent growth in peso-denominated loans, but the central bank reported earlier.

According to the BSP, banks are now able to

financially liquid, enabling them to extend more credit.

Data from the BSP also showed that FCL grew by 13.6 percent in September.

With this amount, the loan-to-deposit ratio of FCL stood at 26.7 percent in all of September.

Analysis said the ratio was comfortable and reflected the capacity of banks to lend more.

Despite the increase in bank loans, exporters will still need to use the dollar to pay for their goods in foreign-currency-denominated loans.

Exporters are also urged to use the peso to pay for their goods in peso-denominated loans.

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For the fruits of success we now share...



And for the infinite promises our continued partnership holds...



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Malalay ang mga turay na Bossing ng bayan:



We look forward to a closer and fruitful year with all our partners and friends.



GARFIELD BY JIM LARSON

Garfield: HAPPY NEW YEAR!
 Odie: I'M GOING TO GET FIT!
 Garfield: I'M GOING TO GET FAT!

A LUPIN BY ED MURRAY

Lupin: I'M GOING TO GET FIT!
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FUGIO BARDY BY TIM LARSON

Fugio Bardy: I'M GOING TO GET FIT!
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DAVE TRACY BY JEFFREY LARSON

Dave Tracy: I'M GOING TO GET FIT!
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LEONARD BY ELIZABETH HORNOLD

Leonard: I'M GOING TO GET FIT!
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BART BLUES BY JIMMY SCOTT

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SEN BY DANIEL HESTON

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DUSTIN BY STEVEN KILPATRICK AND JEFF KIRBY

Dustin: I'M GOING TO GET FIT!
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FLADDER BY PHILIP COLLI

Fladder: I'M GOING TO GET FIT!
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BY FRANCIS BROWN

Francis Brown: I'M GOING TO GET FIT!
 Francis Brown: I'M GOING TO GET FAT!

LAURENCE BY JIM TOONEY

Laurence: I'M GOING TO GET FIT!
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CONCEPTS SU DOKU BY TONY HARRIS

HOW TO PLAY SU DOKU

Fill the grid with numbers 1-9. No row, column, or 3x3 box can contain the same number twice.

Difficulty Level: ★★★★★

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CROSSWORD PUZZLE

Across

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Music highlights of 2011

By Mike Mark H. Solman
Contributor

OVERALL, THE past 2011 month that we've lived through has been quite historical and fun. But it's not just the music that has been so good, it's the artists that have made a huge impact in 2011. But those who held successful careers, delivered unforgettable performances or helped the charts were more than just the music that has been so good.

Nevertheless, the music scene didn't lack. LBJ, coming from, (formerly) dropped performers, and even more artists. Before we start a hopeful new year, let's look at the year that was 2011. It's a year that was full of hope and hope, but it's a year that was full of hope and hope.

Beyond pop progress

While the year had its ups and downs, it was a year that was full of hope and hope. It was a year that was full of hope and hope. It was a year that was full of hope and hope. It was a year that was full of hope and hope.

British invasion

The Brits were nowhere successful in making their music heard outside the UK, thanks to the success of the Brits. The Brits were nowhere successful in making their music heard outside the UK, thanks to the success of the Brits.

The year of a show that was 'The Voice'

It was a year that was full of hope and hope. It was a year that was full of hope and hope. It was a year that was full of hope and hope. It was a year that was full of hope and hope.

The continuation of Adele's worldwide invasion

For second album, Adele proved that the first album was just the beginning. The first album was just the beginning. The first album was just the beginning. The first album was just the beginning.

Billboard's controversy

The singer from Los Angeles was regularly talked about because of her love life (romantic and sexual), and her love life (romantic and sexual), and her love life (romantic and sexual), and her love life (romantic and sexual).



BEYONCÉ
KATY PERRY

Katy Perry's talented music career continues

There is no denying that Katy has ruled in 2011. She has ruled in 2011. She has ruled in 2011. She has ruled in 2011. She has ruled in 2011. She has ruled in 2011.

Lady Gaga is workable all the year

Madonna's album didn't make it to the top of the charts, but it was a year that was full of hope and hope. It was a year that was full of hope and hope.

Any Wednesday's death

A lot of people were shocked and surprised to see the death of a famous singer. The death of a famous singer. The death of a famous singer. The death of a famous singer.

The year of 'Superheroes'

With the hit song 'Superhero' (topper) from the album 'The Year of the Superhero', the album was a year that was full of hope and hope.

The year of 'Superheroes'

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The year of 'Superheroes'

With the hit song 'Superhero' (topper) from the album 'The Year of the Superhero', the album was a year that was full of hope and hope.

Fresh Youtube stars

By Mike Mark H. Solman
Contributor

IT'S NOT A new thing, but it's a new thing. It's a new thing. It's a new thing. It's a new thing. It's a new thing. It's a new thing.

It's a new thing. It's a new thing. It's a new thing. It's a new thing. It's a new thing. It's a new thing.

Ramin

The musical world, (formerly) dropped performers, and even more artists. Before we start a hopeful new year, let's look at the year that was 2011.

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The musical world, (formerly) dropped performers, and even more artists. Before we start a hopeful new year, let's look at the year that was 2011.

The year's most memorable personalities

By Mike Mark H. Solman
Contributor

THESE 10 are the most memorable personalities of the year. These 10 are the most memorable personalities of the year. These 10 are the most memorable personalities of the year.

The following celebrities were the most memorable personalities of the year. The following celebrities were the most memorable personalities of the year.

The Dates

In 2011, all they had to do to be successful and memorable was to be successful and memorable. In 2011, all they had to do to be successful and memorable was to be successful and memorable.

The Philippine Volcanoes

These kinds, who could definitely be the most memorable personalities of the year. These kinds, who could definitely be the most memorable personalities of the year.

Knowledge Icons

Knowledge Icons, (formerly) dropped performers, and even more artists. Before we start a hopeful new year, let's look at the year that was 2011.

The girl with the Philippine flag

Not everyone was familiar with her name. Not everyone was familiar with her name. Not everyone was familiar with her name. Not everyone was familiar with her name.

Kate Middleton

This pretty and classy lady made it to the top of the charts. This pretty and classy lady made it to the top of the charts.

Papa Maffei

He's a singer who has been in the music industry for a long time. He's a singer who has been in the music industry for a long time.

Anthony Quinn

The star of 'Hombre' and 'The Last Days of Pompeii' was a year that was full of hope and hope. The star of 'Hombre' and 'The Last Days of Pompeii' was a year that was full of hope and hope.

The Cardinals

It was definitely the year of the Cardinals. It was definitely the year of the Cardinals. It was definitely the year of the Cardinals.



THE DATES

Kate Middleton

Kate Middleton

Papa Maffei

Papa Maffei

Anthony Quinn

Anthony Quinn

The Cardinals

The Cardinals

The Cardinals

It was definitely the year of the Cardinals. It was definitely the year of the Cardinals. It was definitely the year of the Cardinals.

Anthony Quinn

Anthony Quinn

The Cardinals

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Anthony Quinn

Anthony Quinn



MARRIOTT PHILADELPHIA DONATES TO PHILADELPHIA NATIONAL RED CROSS

Hartman Feed Mills has been unannounced every New Year event for the last two years at Policy City. A food and shelter donation was interestingly the first time the firm's owners headed by executive chief Herb Brunner. The ending in partnership with Philadelphia National Race Course together with another much smaller business was a first for almost 100,000 dollars in the community. Aside from this, the fund also donated cash amounting to \$60,000, food, toys, clothes and various gifts to the "Feeding" mission of Philadelphia. What did Mills' executives do? Herb Brunner himself! Santa Claus gives goods (most to a child through some other means).

Award-winning dining experience at Best Western Manuka

[illegible]

Enter the year of the prosperous black water dragon at ManZa Pavilion

[illegible]

Magnifique holidays at Sofitel

[illegible]

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Gran Prix Hotels and Resorts
Microtel Hotels and Resorts

[illegible]

A collage of various food and beverage logos and brands, arranged in a grid-like fashion. The logos include:

- Top Row:** Coca-Cola, McDonald's, KFC, Burger King, Wendy's, Dairy Queen, Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Second Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Third Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Fourth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Fifth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Sixth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Seventh Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Eighth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Ninth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.
- Tenth Row:** Dunkin' Donuts, Tim Hortons, Starbucks, Peet's Coffee, Blue Bonnet, and others.

In Dapitan, a great mind found a little home

THE HERO of Dapitan



General Mariano Tringon



CAMPABACO school principal Maestre Salvador, my first elementary teacher Juana, Mykaela's Lisa Tene Bayan

From page D1

you about me still every time I place. Society's problems, however whimsical they may be, all seem to revolve when one visits Maestre's house in Dapitan, which is now being maintained as a shrine by the National Historical Commission of the Philippines (NHCP). As I walked around, I could not help but notice how great my own childhood years, how happy and alive.

Read himself had that to say about his years in this spot.

"I don't tell you how we live here. I have three houses, one square, another hexagonal, and a third octagonal, all of bamboo, wood and stone. From my house I hear the murmur of a crystal clear brook which comes from the high rocks. I see the sunlight, which I have small boats or houses as they are here. I have many trees, mangoes, bananas, guineas, etc. I see many... at first... with my plans, but my children..."

Scope of the valley

I began to examine the terrain and the landscape at the base of the hill. I entered the common area house but not before meeting my friend, though only a replica of the original. Our house still represented nothing but the ruins of the ruins.

Inside the large open lot, I found that we were from a Spanish group here taking up positions on the hillside. They were to give them offering Philippine-style stone, stone structures to visitors.

I looked up at a large tree that stood in the center area. I did not think about how this tree was living creature which may

actually have passed down on the ground. I looked at the ground. Perhaps I had had enough room to live, too, from that point of view.

I passed at the sea which surrounded the grounds. Finally I was certain. The view, the mountains in the distance, the local climate, the people, these all had been part of our home's view as well before thought would have played on that magnificent sight on the day there to us.

"I almost wrote strange to read about this historical place writing about visiting that and that, spending time in Dapitan."



VIEW of the sea and the surrounding landscape

A HUNDREDS of people in the capital of Dapitan

Japanese history is devoted to gardens to reveal his childhood Christmas in Dapitan, looking through the trees and stones for a time being.

At the time, he was part of the village of Dapitan. Unlike Lovers, who was not a person which commemorated death and the coming story of a young man. This was a place that celebrated the young man's life and death.

Despite how much Dapitan had already accomplished by the time he was deported to Mindanao, he was not a young man, its much with the price of the entire place. He would be his destiny in mind, he would be his destiny in the world where he would have to live in the place that grew, blossomed and then died.

Dapitan Americans that what stands there was not just his home, changing times, his history, his life, his death. Equally remarkable is the fact that he had actually not a community, shared in its daily routine and concerns, laughed at its jokes and wept at its disappointments.

In Dapitan, Dapitan showed us all that the real reason of the world is not the who knows how to reach out and touch the ground on which we all happen to find our selves.

The country's highest Rizal monument is in Mauban

You'll find the 100-foot-high historical landmark, along with old houses and the birthplace of Fr. Horacio de la Costa, in this rustic Quezon municipality

Text and photos by **Benjamin L. Supran**, Contributor

MAUBAN SHOWS the signs of the rustic town of Mauban in the towering hill. In fact, it is bigger in a living museum.

Based on the Philippine's of Quezon province, the municipality, according to historical accounts during both in 1937, was mostly composed of five small settlements. One of the village settlements was San Juan, a village who led the community that is now the place.

At age 20, the young General San Juan became concerned by his military career in repelling anti-borneo forces. He was supported by the local elite, mostly called San Juan (Cebu) being a Tagalog word for white, built in Mauban, from which the name was originated.

To immortalize his exploits, a bronze monument stands proud by the town's central plaza, honoring the man who has promoted them from physical fight.

While the monument is the

proportion General San Juan, the monument is the typical Spanish style, built on a high pedestal, Mauban is built to stand tall, which led to an old world, where the people are known.

The spirit of the town, the Mauban San Juan is a town that, which plans to be a town that is built to stand tall, which led to an old world, where the people are known.

Some of the houses here have adapted to the town, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

The town also has its share of the buildings. Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

It is perhaps the highest Rizal monument in the country, and a landmark in living history in the National Shrine (1937 birth anniversary).

Used as an observation post by the Spaniards, Americans and Japanese, the hill, which was built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.

Mauban is built to stand tall, which led to an old world, where the people are known.



Mauban's historical house and, at right, San Juan Park



Mauban's historical house and, at right, San Juan Park

SATURDAY Special

SOLENN HEUSSAFF

What you see is what you get

By Rika R. Rulo

"I KNOW I look uptight... but, I'm not. I'm actually funny. Maybe I should smile more," Solenn Heussaff smiled as she thought about our observation that her French-Philippine looks intimidate some people. Then, she flashed her lovely smile and said, "I think they're just not used to smiling (laughs). I don't give them the wrong idea, because I start out in this business at a relatively late

age—I'm already 26 (though when I'm 19 or younger, am still discovering who they are, so they're playful)." What does she do when dirt-digging reporters get her up the spot? She replies, "I don't like disappointing people—some of them don't know where to draw the line. (She smirks, seemingly about to do it) I was thinking about the photos of body but in the public region, which is so personal. So, in a way, I shut him. What about you—can you

be one giving or taking?"—and he didn't ask me again (laughs)." How does she react to the many things said about her on Twitter? Solenn replies, "The reason why people say mean things about you is because they want you to react. At the end of the day if you really know me, why are you even following me on Twitter? (Laughs) deal with them?" I read them—then, I block them."

At a time when a spate of "indocri-
tose" involving "whodunnit" entertain is making headlines, it's refreshing to meet someone whose career well-earned by a fabricated image "created" by a network of handlers. With Solenn, what you see is what you get. The actress-singer is comfortable in her own skin. But, more than that, it isn't really hard to like Solenn, who's steady but surely making her presence felt in diverse multimedia industries.

WHAT IS

HEUSSAFF
Dresses
multimedia

Defining show biz moments of 2011

By Heuser U. Torre

THE YEAR 2011 has been an unusually eventful year for our homegrown show biz industry in colorful costumes, and the winners who memorably lay up everything they say or do, the year's highlights, for good or for bad, include:



SOLENN HEUSSAFF What will she do for an encore?

After a year of being the spotlight with so many other stars and actresses, but it did not mind if she was the spotlight gift and compelling screen presence. The big question was, what will she do for an encore? Also worthy of special attention and consideration is the good showing of our local movies in the foreign and competitive market. The local movie industry also has peaked up-to-date, but the indie "sub-industry" was the "surprising" scene this year.

Unfortunately many indie filmmakers have still been unable to find and reach a viable audience for their productions, so this annual report on the general film audience has been limited. If they were to really come into their own as a flourishing force to reckon with, they have to make making this priority in 2012.

Saxons

Having said that, we're fascinated by the relative success the star of indie film like "Lumbago" and "Ang Babae sa Inila" (aka "Ang Babae sa Inila")—they're many others soon follow.

Less positively, our concern about the continued gap and loss of "vibrant diversity" in Philippine entertainment, especially in the field of musical theater, which has been diminished by local producers of "bread-and-butter" musicals.

To make things worse, some foreign production groups are now profitably marketing "imported" musicals that can be shown on our own stages and stages about as if 70 percent of the local audience's entertainment budget goes to supporting foreign musicals. What will we stop showing ourselves in the last in the theater stage—which is losing the "back of quality" of local shows? And, when will we realize that, by having to import over local productions, we're perpetuating the self-perpetuating cycle that "they" are "better" than us?

Also appreciable was the attempt of some self-declared people to subvert the National Artist award by making themselves believe "winners" thereof. The case is still with the Supreme Court and, much to be rejoiced, before the country's top courts become, which has already been taken, is further delayed beyond reform or revision.

In the regard, many other revealed "winners," especially for TV and film, have been made available to the viewing public in full with previous live reliable transactions of references to go by.

It seems like the year for coming, already more "subliminal," which provided profitable food for the country's gossip mills, but also revealed even more than usual the image of the local entertainment industry and its dirty business in the eyes of the viewing public.

Ready and strong too, were the big online headlines that resulted in the significant losses involved having celebrities charged in each other, complete with denials, pleas and video "evidence," to prove their innocence.

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Remembering Badong Bernal

By Lisa Riley

I DON'T quite remember how Isabella Rossellini and I got to know each other. It was in the Bronx together. He was a graduate of Philosophy and taught there while I was still a sophomore.

One afternoon somewhere along looking ahead to my design art for a play for me, I was discussing "The Sound," by Luis Buñuel. I do remember, but we had some pomp-hustle-drama about the art. He seemed to know better than I did how he wanted it to look and why he wanted it so.

Thinking about it now, I guess I should just admit that his direction, his vision, his taste, I would probably remind him of some director, somewhat and unaccountable he was as a director reference he would assume me of being a difficult, impractical and somewhat distant to him. I don't remember much of that play, except that he had a scene with Isabella Rossellini wearing "Rings" all over the place.

Badong studied Federico Tosi, his former professor and mentor, then sometimes. Tosi took the rehearsal being Badong under his wing, and encouraged him every step of the way from when there was a falling out between them, Badong would always ask Tosi for his advice.

Under his supervision, Badong directed "Billy Budd" and "The Ballad of Despair." I was an actor in both plays. The latter production was staged at the Lincoln Center. I don't remember the details of his career. I merely asked him that there would have been a lot of clips of it of a strong reputation in the French field, Luis was not sure. I don't remember the details of his career. I merely asked him that there would have been a lot of clips of it of a strong reputation in the French field, Luis was not sure.

I don't think that experience helped me. I don't think that experience helped me. I don't think that experience helped me. I don't think that experience helped me. I don't think that experience helped me.

One, I asked him why he kept up directing. He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write.

He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write.

He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write. He said he couldn't write.



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Badong didn't disagree. As the camera ran, the air seemed to be sucked out of the room. The camera platform did not touch the audience, the team slipped in from the wings, and played pieces down into place at the end, elegantly contained as he moved. The camera did not touch the audience. The audience greeted the morning opening with a burst of applause.

Badong and I had a lot of fun when we collaborated in the production of corporate boardroom comedies. I would have a silly challenge at the time, to see how he would react. I would see his eyes begin to beam, and his lips begin to part.

Then, I'd make him a point and make the most available surface. A topknot, a coat, a tie, a cable, whatever. He would draw himself up at his limit and would usually find his limit just then, and then immediately on paper.

He would laugh at his outrageous ideas. But, once he laughed, I knew I had him. I was challenged. He would begin to draw the line. I'd usually tell him that, for a certain time, I would not let him go. I would let him go. I would let him go. I would let him go.

He would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go.

He would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go.



1980. Encouraged the outdoorsy: young designer every day of his way.

Badong lived in the King of Kings. The audience loved and time to appear. Badong lived in the King of Kings. The audience loved and time to appear. Badong lived in the King of Kings. The audience loved and time to appear.

He would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go. I would let him go.

upon limitations of the stage. Badong introduced the portraits of the Greek deities in his design. Only this time, he improved on the Greek model, adding a fourth side, and on each side, he added pieces that would bring us to display other scenery.

However, it was in "Matisse, Matisse" at the Lincoln Center. I don't remember the details of his career. I merely asked him that there would have been a lot of clips of it of a strong reputation in the French field, Luis was not sure.

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Then the number was a personal show support, and I knew he was to be a consummate professional and had much to do. I don't remember the details of his career. I merely asked him that there would have been a lot of clips of it of a strong reputation in the French field, Luis was not sure.

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Poor scripting undermines actors' thespic reputations

By Hector D. Torres

JUST LOOK now, but some celebrated performers' thespic reputations are being undermined by the poorly written and creatively written TV series they have been acting in. Of late, there are several shows that are undermining the actors' reputations. They are: "The Mentalist," "The Mindy Project," "The Mindy Project," "The Mindy Project," "The Mindy Project."

"The Mentalist," "The Mindy Project," "The Mindy Project," "The Mindy Project," "The Mindy Project." "The Mentalist," "The Mindy Project," "The Mindy Project," "The Mindy Project," "The Mindy Project."

"The Mentalist," "The Mindy Project," "The Mindy Project," "The Mindy Project," "The Mindy Project." "The Mentalist," "The Mindy Project," "The Mindy Project," "The Mindy Project," "The Mindy Project."



PROFESSOR (LEFT) CHRIS ALCAIDE AND DE LEONI. Guaranteed believability.

actor's reputation, because he's a professional performer. He's a professional performer. He's a professional performer. He's a professional performer. He's a professional performer.

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What you see . . .

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PINOYS of the WORLD

There's *life* in PH after working overseas

OFWs who are OWWA members with existing or completed employment contracts may apply for a loan up to 80 percent of the total project cost ranging anywhere from P300,000 to P2 million.

By Joel K. Nigro

In June 2011, the government launched the P3-billion Reintegration Program premised on President Aquino's policy and development strategy of establishing concrete steps toward more sustainable alternatives for overseas employment.

The Overseas Workers Welfare Administration (OWWA), the Department of Labor and Employment, along with partner government banks, Development Bank of the Philippines and Land Bank of the Philippines and the National Reintegration Center for OFWs are united to implement the program.

Under the program, OFWs who are OWWA members with existing or completed employment contracts may apply for a loan up to 80 percent of the total project cost ranging anywhere from P300,000 to P2 million. Only one OFW per household shall be eligible under the program. OFWs may be supported by immediate family members (first degree of consanguinity) with special power of attorney bearing true state at 7.5 percent per annum fixed rate with annual compounding.

According to MGCED director Maria E. Barrios, a total of 23 beneficiaries have benefited from programs as of October 2011. All of them are OFWs who were deployed in Libya. A total of P22 million have also been disbursed to fund these livelihood projects. He added that those who enrolled the registered entrepreneurial development training (EDT) have already reached thousands.

The following are the first beneficiaries of the government reintegration programs, and here are their stories:

Vocational-turned-businessman

A reintegration who worked as a housekeeper in Libya from 1989 to 1991, Joel Alon showed that "teaching people how to fish" is key to business growth and community development.

He established five businesses in fish and poultry production while promoting his agri-enterprises and creating among his neighbors in Baidoa, Somalia (Difaan).

By establishing ventures and sharing his expertise, he empowers the rural folks to become more productive.

By no means heep and poultry, and subsequently their expansion to rice from poultry, contribute to the development of their community and promote his agri-enterprises in Baidoa.

His opportunity to help the poor began in 1992 when he returned from his two-year employment in Libya. He established his agri-business selling agricultural and veterinary supplies in his hometown in San Carlos, Bukidnon. He avoided a P50,000-bank loan from OWWA under his expanded livelihood development program to fuel up his working capital. His business prospered with a branch he set up in nearby Marikina town through another loan from OWWA.

Through the years, he developed and trained dedicated workers to become entrepreneurs and business managers by providing them initial stocks of agri-veterinary supplies. They now serve as his sales force in working areas in Marikina. For his customers, Alon was known as the "Uncle" because of his friendly and outgoing personality. In 2005, he was recognized as one of the Global Peace Outstanding OFW members.

Lucrative service industry

Ernesto Carica, a Cebu-based former OFW who worked in Thailand for three years as a 2F manager before deciding to stay in the country in 2000, eventually per se the best Thai services for which he led the establishment of 10 branches in the West. Thai Food and Study Manager Services all over the country for which he also won the Best of the Best award in 2000.

Carica is one of the initial members of the program, which he launched in June 2011 to promote enterprise development among OFWs. During this sector is driver of economic growth and employment generation, and encourage OFWs to be successful and innovative in building viable business opportunities in the country so

that they will no longer return to overseas employment for economic reasons.

"With a stable business enterprise, returning OFWs need not go back to their overseas jobs," Carica says. He stressed, though, that in order to succeed, OFWs should plan and develop a vision and will interest in managing any business enterprise.



Home Builders Corporation (HBC) and Servant Properties, Inc. (SPI) entered into a P-400-million partnership for the nation's housing needs. Officers of both corporations (from left to right) HBC vice president for Servant Group Melinda M. Adriano, HBC executive vice president Carlos A. Ocampo, HBC president Arny Manuel B. Sanchez, SPI president Arny Maricela M. Pantoja, SPI senior vice president for Finance & Operations Doreen Jose A. Carino and assistant vice president for Credit Management Glorif P. Lantigua formally signed the agreement.



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Both Programs have been able to assist Thai managers workers.



David Tupaz:

All he had was a bagful of talent and prayer when he left some 20 years ago

Finding a special place in US couture

By Kenneth M. del Rosario

When this down-aspiring Filipino fashion designer came to America to make a name for himself, all he brought was a luggage and, in his own words, "whatever was in his heart and mind."

That was some 20 years ago. With a bagful of talent and prayer, David Tupaz today makes custom dresses for elite clients in the US, particularly in New York (where he is currently based), Los Angeles, and New York. Today, his name is synonymous with grace, that possess simplicity, glamour and elegance here in the world of no-rules rule.

Living and working in America, especially in New York, was like going to heaven, Tupaz told the Inquirer in a telephone interview at his home in Los Angeles. "It's quite an experience meeting the people who you dream of meeting."

Making it to the US as a fashion designer is not easy. But hitting the big



David with number during David's 2004 show

time, says Tupaz, is a Filipino is a story that we don't have everyday.

"Fortunately for me, I never felt any discrimination. Here in the US, as long as they know you have the talent, they'll support you," he said.

Failure is in my eye, it was when a gown

he for Tupaz to leave his promising job in a high-end department store in the Philippines for a life of uncertainty in the US.

"I really believe in the talent of the Filipino people. When I came to the US in 1991, I really wanted to know everyone that we can be as good as anyone, if not better," he said.

In my mind, I said that if I make it, I'll go back. If not, I can always go back to the Philippines," he continued. Fortunately for Tupaz, he was able to achieve what he hoped for and more. After years of working in New York, he moved to Los Angeles. In 1997, he put up his company, aptly named David Tupaz Couture. Through his company, Tupaz makes "event dresses"—dresses people don't normally wear everyday but when they do, they become stars, Tupaz said.

In 2003, Tupaz's work, for the first time, was featured in the Los Angeles fashion week, one of the most prestigious events in the fashion industry. That marked a milestone in his career, boosting his profile as one of the best new world designers in the West Coast.

It wasn't always smooth sailing for



David with Hollywood's famous housewives

Tupaz though. According to him, the company he put up didn't really take off until 10 years later, when he moved back to build a solid reputation as a fashion designer. But now, he's not alone. He has a team of designers who help him with the day-to-day work.

With a list of clients for Tupaz, making dresses left and right for various clients, it's no surprise that he hasn't gone back to the Philippines since 1994, when his parents' other passed away.

"Most of my clients are Americans. When you're in the business, you have to be hands-on. They don't want to deal with someone who's not there. I'm like a one-man band," he fashion designer said.

Asked what he missed most in the Philippines, without hesitating a moment, he said, "The holidays and the Filipino food."

On a more serious note, Tupaz gives props to the talent and ingenuity of the local crafts people, those who do the embroidery and beading in many of the dresses high-profile people wear.

"The heavy pressure these crafts is to say that these people don't always get recognized for their wonderful work. But they are serious craftsmen," Tupaz said.

This is one of the reasons why, according to him, he came back to the Philippines and open a school that would teach students the business side of the fashion industry, something he had to learn for himself the hard way.

"Right now, the fashion industry in the Philippines is more of a cottage industry. It's not a business. It's something I learned here in America. Something I'd like to share these knowledge to other aspiring young talents," Tupaz said.

Someday, David would like to be instrumental in creating a formidable textile industry in the Philippines, the lack of which, he said, is one of the reasons why the fashion industry in the country hasn't reached its full potential yet.

Tupaz said, "You have to give a journey to me. But you know I've already established a name. I don't want to stop there. If anything, it inspires me to do more. That's my dream. I guess, my dedication to the craft and the spirit of making it better, better, and better every day."



Designs inspired by Philippine Bay



Wedding gown by David's collection

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Kim Atienza
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